

In re:  
William Gilyard  
Debtor

Case No. 21-11923-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 06, 2022

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2022:**

Recip ID	Recipient Name and Address
db	William Gilyard, 7500 Elmwood Avenue, Philadelphia, PA 19153-1313
14621562	+ Cardiology Consultants PH, 1703 South Broad Street, Suite 300, Philadelphia, PA 19148-1536
14621563	+ City of Philadelphia, Department of Finance, Bureau of Administrative Adjudication, 913 Filbert Street, Philadelphia, PA 19107-3117
14621574	+ Midland Funding, 227 West Trade Street, Charlotte, NC 28202-1675
14627555	+ PHFA, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14627695	+ PHFA, c/o Denise Carlon, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14621558	Email/Text: ally@ebn.phinsolutions.com	Apr 06 2022 23:50:00	Ally, Payment Processing Center, PO Box 78234, Phoenix, AZ 85062-8234
14623284	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 06 2022 23:53:14	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14623376	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 06 2022 23:53:32	Ally Bank, c/o Arvind Nath Rawal, AIS Portfolio Services, LP, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
14626466	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 06 2022 23:53:14	Ally Bank c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14623283	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 06 2022 23:53:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14623375	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 06 2022 23:53:32	Ally Financial, c/o Arvind Nath Rawal, AIS Portfolio Services, LP, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
14630907	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 06 2022 23:53:14	Ally Financial c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14621560	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 06 2022 23:53:00	Capital One, PO Box 85015, Richmond, VA 23285-5018
14621564	Email/Text: megan.harper@phila.gov	Apr 06 2022 23:51:00	City of Philadelphia, Law Department-Bankruptcy Unit, Municipal Services Building, 1401 JFK Boulevard, 5th Floor, Philadelphia, PA 19102-1595
14621565	Email/Text: megan.harper@phila.gov	Apr 06 2022 23:51:00	City of Philadelphia, Law Department-Bankruptcy Unit, One Parkway Building, 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
14621559	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 06 2022 23:53:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083

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14621561	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 06 2022 23:53:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14621568	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 06 2022 23:50:00	Department of Treasury, Internal Revenue Service, Fresno, CA 93888-0419
14621570	Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 06 2022 23:53:00	First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147
14621569	Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 06 2022 23:53:14	First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529
14621571	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 06 2022 23:51:00	Jefferson Capital Systems, LLC, P.O. Box 7999, Saint Cloud, MN 56302-9617
14621572	+ Email/Text: bankruptcy@marinerfinance.com	Apr 06 2022 23:50:00	Mariner Finance LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14621573	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 06 2022 23:50:00	Midland Funding, PO Box 2011, Warren, MI 48090-2011
14621576	+ Email/Text: blegal@phfa.org	Apr 06 2022 23:50:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14621575	Email/Text: blegal@phfa.org	Apr 06 2022 23:50:00	Pennsylvania Housing Finance Agency, PO Box 15057, Harrisburg, PA 17105-5057
14625377	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 06 2022 23:51:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14621567	*	Department of Treasury, Internal Revenue Service, PO Box 12051, Philadelphia, PA 19105-2051
14621566	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Department of the Treasury, Internal Revenue Service, 600 Arch Street. Room 3256, Philadelphia, PA 19106
14637339	*+	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2022 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	

District/off: 0313-2

User: admin

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on behalf of Creditor PHFA bkgroup@kmlawgroup.com

JASON BRETT SCHWARTZ

on behalf of Creditor Ally Financial jschwartz@mesterschwartz.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

LEON P. HALLER

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com  
dmaurer@pkh.com;mgutshall@pkh.com

MICHAEL D. SAYLES

on behalf of Debtor William Gilyard midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

REBECCA ANN SOLARZ

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com  
rsolarz@kmlawgroup.com

REGINA COHEN

on behalf of Creditor Ally Financial rcohen@lavin-law.com ksweeney@lavin-law.com

REGINA COHEN

on behalf of Creditor Ally Bank c/o AIS Portfolio Services, LP rcohen@lavin-law.com, ksweeney@lavin-law.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: William Gilyard  
Debtor(s)

Chapter: 13  
Bankruptcy No: 21-11923-elf

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this 5th day of April 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Eric L. Frank  
Judge ,  
United States Bankruptcy Court